Richard S. Cohen

, Trustees, in the said Deed of Trust

Thirthe same manner and to the same effect as though he the said Deborah A. Horak was originally named therein as Trustee.

IN TESTIMONY WHEREOF, the said Standard Federal Savings and Loan Association has on this 25th day of October caused these presents to be signed by Michael A. Daniels, Vice President and does hereby appoint Michael A. Daniels, Vice President to acknowledge and deliver these presents as its act and deed.

> STANDARD FEDERAL SAVINGS AND LOAN ASSOCIATION

BY:

Michael A. Daniels, Vice President

Betty Seapter, Secretary

STATE OF MARYLAND

SS.:

COUNTY OF MONTGOMERY

I HEREBY CERTIFY that on this 25th day of October 1983, before the undersigned officer, personally appeared Michael A. who acknowledged himself to be the Vice President of Daniels, the within named corporate entity, and that he as such Vice President, being authorized so to do executed the foregoing instrument bearing the date of October 25, 1983 for the purposes therein work contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal this 25th day of October , 1983.

My Commission Expires: 7.1.86 MY COMMISSION EXPIRES JULY 1, 1986